

Accident and Sickness Program for Exchanges

ASPE Overview

- **USDOS** self-funded insurance program
- **Not** an *all-purpose* policy
- **Valid** only while on an *active* grant
- **Not** intended to support an individual with chronic or long-term illness

ASPE Brochure



ASPE Coverage

- Medical coverage \$50,000. per sickness per injury
- \$25.00 deductible –grantees responsibility
- Covered for grant period on USDOS ID card in host country
Exception: You are covered for travel outside your host country if it is part of your grant.

You are not covered by ASPE for vacation or personal leave from your host country.

ASPE Coverage

- **Medevac** (Page 40)
 - Authorized by Embassy Medical Staff and USDOS Executive Office
 - Transported to the nearest medical facility that can provide treatment for your sickness or injury
- **Repatriation of Remains** (Page 40)
 - \$7,500 for grantee only
 - No personal effects
 - No dependents

Not covered

- **Pre-existing conditions** (pages 25-28)
Exception: Pregnancy
- **Routine eye care**
- **Inoculations**
Pre-grant immunizations or preventive treatments (i.e. malaria medications)
- **Dental Care**
Exception: to alleviate extreme pain—ASPE pays \$500.00

Not Covered—Perilous Activity

- If you are injured while engaged in a perilous/dangerous activity (page 38)

Bungee jumping
Scuba diving
Sky diving
Rock climbing (indoor/outdoor)
Hang gliding

Health Care Overseas

- **Contact** the local Fulbright Commission, Embassy, or Consulate for a list of health care providers
- **If** possible maintain current health care coverage
 - ASPE will be secondary policy
- **Bring** major credit-cards or cash for emergencies
 - Majority of hospitals/clinics/ doctors require payment upfront

Dependents

- **ASPE** covers the grantee only
- Grantees should purchase a separate policy for their spouses and dependent children
- Page 20-21 for sampling of policies

Prescriptions

- Use a USDOS Claim form—prescriptions reimbursed in full
Exception: Drug exclusions listed on pages 4-5

To file a claim

- Claim forms can be downloaded
<http://exchanges.state.gov/aspe>
- Submit claim form with
 1. Copy of ID card
 2. Receipts
- \$25.00 will be deducted per sickness or injury from your reimbursement

Always make copies for your files

File a claim from overseas

The claim must be:

- Legible
- Include dates of service
- Doctor's name and mailing address
- What you were treated for—diagnosis
- Written description of what was done
- Itemization of charges per procedure performed
- Currency the charges were paid

Not in ASPE brochure

Third Party Administrator

- ACS Healthcare Solutions (ACS)
Formerly *Outsourced Administrative Services, Inc. (OASYS)*
 - File a claim
 - Check on a claim
 - Verify enrollment
 - Verify benefits

ASPE contacts

<http://exchanges.state.gov/aspe>

Brochure
Claims address
Claim form (pdf file)
Slide show (pdf file)
FAQ sheet

ACS/OASYS customer Service
1-317-614-2000

Program Agency Officer

Cindy Malecki
maleckica@state.gov
